DEPARTMENT OF INSURANCE

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PRELICENSING EDUCATION PROGRAM REQUIREMENTS

All applicants for the following license types must complete the listed classroom hours of prelicensing education prior to the issuance of license. The course on Ethics and the California Insurance Code must only be taken once; therefore, applicants applying for more than one license type need not repeat the Ethics and Code course.

License Type	Required Hours of General Insurance	Required Hours of Ethics and California Insurance Code
Fire and Casualty Broker-Agent	40	12
Life Agent	40	12
Personal Lines Broker-Agent	20	12
Bail Agent, Bail Permittee, Bail	12	Included in General Insurance
Solicitor		Course

Applicants who currently hold a Personal Lines Broker-Agent license and wish to upgrade to a Fire and Casualty Broker-Agent license only need to complete an approved 20 hour Commercial, Health and Disability prelicense course to qualify for the license examination.

EXEMPTIONS FROM GENERAL INSURANCE PRELICENSE CLASSROOM COURSES

- 1. A new California resident applicant who had a current license in another state <u>and</u> completed 40 hours of prelicensing education for each license held in that state, or;
- 2. An applicant for a license holding one or more of the following designations:

Designation	Applicable license types
LUTCF (Life Underwriter Training Council	Life
Fellow)	
CLU (Chartered Life Underwriter)	Life
AAI (Accredited Advisor in Insurance)	Personal Lines Broker-Agent;
	Fire and Casualty Broker-Agent
CPCU (Chartered Property Casualty Underwriter)	Personal Lines Broker-Agent;
	Fire and Casualty Broker-Agent
CIC (Certified Insurance Counselor)	Personal Lines Broker-Agent;
	Fire and Casualty Broker-Agent

Note: If any of the above exemptions are met, the applicant still must complete the 12-hour Ethics and California Insurance Code course. Also, there is no prelicense exemption for Bail Agent applicants.

Disclaimer: No course approved for either prelicensing or continuing education hours or any designation resulting from completion of such courses should be construed to be endorsed by the Commissioner.

Form 446-8 (Rev. 05/03)